



# MEDIA RELEASE

STATE OF TENNESSEE  
DEPARTMENT OF COMMERCE AND INSURANCE

FOR IMMEDIATE RELEASE  
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## **State offers Tennesseans storms-related tips**

*Review policy, contact your insurer and check contractors before hiring*

**Nashville, TN** – In the wake of the storm activity and tornadoes that devastated Middle Tennessee last Friday, the Department of Commerce and Insurance would like to offer consumers some tips for interacting with insurance companies and for selecting contractors:

- As soon as possible after an event that affects your home, contact your insurance carrier or your agent. Locate a copy of your policy and read through it.
- Make a thorough inventory of all of the items missing from or damaged in your home for your adjustor.
- Take pictures, if possible, of all damage, inside and outside, from several angles to get full documentation before any repairs are made.
- Secure and protect your property against further rain or other damage as much as possible without making permanent repairs, so that the adjustor can see and document the full extent of the damage,
- Keep receipts for expenses of protecting your property from further damage.
- Follow the claims-filing procedure set forth in your policy. If there is a dispute, follow the company's dispute process.
- Many larger companies have quick-response teams that come into areas of heavy damage to process large numbers of claims as quickly as possible. Others will not send someone out unless you call them. Call your company to be sure.
- Call the Department of Commerce and Insurance with insurance issues at 800-342-4029 or the Consumer Affairs hotline for non-insurance issues at 800-342-8385.
- Tennessee's Board for Licensing Contractors has found that unscrupulous, unlicensed contractors like to take advantage of homeowners anxious to rebuild after disasters. Be sure to hire only licensed contractors and check them out with the Board. Consumers may verify a license status by calling 800-544-7693, or may check on the website for various trades at <http://licsrch.state.tn.us/>.

The Department of Commerce and Insurance works to protect consumers while ensuring fair competition for industries and professionals who do business in Tennessee.  
[www.tn.gov/commerce/](http://www.tn.gov/commerce/)

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